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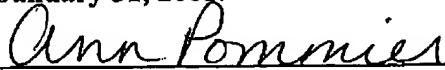
FAX COVER LETTER

January 31, 2005

TO: **Mail Stop AF**
 COMPANY: **U.S. Patent and Trademark Office**
 PHONE:
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FROM: **Rudolph P. Hofmann**
 DIRECT DIAL: **612.607.7340**
 EMAIL: **Rhofmann@oppenheimer.com**
 RE: **Serial No. 09/470,041**
Attorney Docket No. 60021-339701

COMMENTS: I certify that this correspondence is being transmitted by facsimile to Mail Stop AF, Commissioner of Patents, P.O. Box 1450, Alexandria, VA 22313-1450 via facsimile number 703-872-9306 on January 31, 2005.



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Serial No 09/470,041
 In reply to Office Action mailed December 7, 2004
 Page 1 of 9

JAN 31 2005

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the application of:

Ng et al.
 Ser. #: 09/470,041
 Filed: December 22, 1999
 For: INITIATION OF BIDDING IN A
 VIRTUAL TRADE FINANCIAL
 ENVIRONMENT

Examiner: Cuff, Michael A.
 Art Unit: 3627
 Atty. Docket #: 60021-339701
 (AND1P397)

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RESPONSE AFTER FINAL

Dear Sir:

This paper is responsive to the Office Action dated December 7, 2004. No amendments
 are made to the above-identified application.

Listing of Claims are reflected on page 2 of this paper.

Remarks begin on page 8 of this paper.